

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Cassandra D Caldwell

Debtor(s)

Case No. 16 B 07445

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/03/2016.
- 2) The plan was confirmed on 06/13/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/18/2016, 03/15/2017.
- 5) The case was Dismissed on 03/22/2017.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,100.00
Less amount refunded to debtor	\$2,465.35

NET RECEIPTS: \$23,634.65

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,843.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$961.20
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,804.20

Attorney fees paid and disclosed by debtor: \$2,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACI	Unsecured	4,354.53	NA	NA	0.00	0.00
ACI	Unsecured	0.00	NA	NA	0.00	0.00
AMCOL Systems, Inc.	Unsecured	513.00	NA	NA	0.00	0.00
America's Financial Choice Inc	Unsecured	1,663.25	1,982.23	1,982.23	0.00	0.00
Ashro Lifestyle	Unsecured	1,566.00	1,566.82	1,566.82	0.00	0.00
Barbara Niss	Unsecured	768.71	NA	NA	0.00	0.00
Blitt & Gaines PC	Secured	29,515.00	NA	30,425.00	162.36	0.00
Broadway Finance	Unsecured	1,500.00	4,155.31	4,155.31	0.00	0.00
Brownlee Law Firm	Secured	1,000.00	NA	1,000.00	0.00	0.00
Chapel Hill Family & Cosmetic Deni.	Unsecured	2,905.94	NA	NA	0.00	0.00
Christine Maffery	Unsecured	385.26	NA	NA	0.00	0.00
Citi Financial	Secured	8,406.00	0.00	8,406.00	502.85	0.00
Comptroller of Maryland	Priority	0.00	2,926.00	2,926.00	0.00	0.00
Comptroller of Maryland	Unsecured	170.00	172.00	172.00	0.00	0.00
Duvera Financial	Unsecured	1,429.00	1,435.32	1,435.32	0.00	0.00
Dvra Billing	Secured	1,429.00	NA	1,425.00	0.00	0.00
First Arnett Company	Unsecured	606.05	606.05	606.05	0.00	0.00
Ford Motor Credit Company LLC	Unsecured	29,515.00	30,245.03	30,245.03	0.00	0.00
HSBC	Secured	28,000.00	0.00	28,000.00	615.68	0.00
IC Systems, Inc	Unsecured	768.00	NA	NA	0.00	0.00
IC Systems, Inc	Unsecured	419.00	NA	NA	0.00	0.00
Illinois Lending Corporation	Unsecured	1,000.00	1,099.83	1,099.83	0.00	0.00
Internal Revenue Service	Unsecured	25,406.10	28,211.59	28,211.59	0.00	0.00
Internal Revenue Service	Priority	70,985.00	96,391.10	96,391.10	0.00	0.00
Janet Leeds	Priority	755.94	755.94	755.94	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	335.00	335.25	335.25	0.00	0.00
Kahuna Payment Solutions	Secured	1,040.00	NA	1,040.00	166.37	0.00
Krosslie&stn	Unsecured	234.00	NA	NA	0.00	0.00
Mission Possible Team Realty Inc	Unsecured	1.00	28,500.00	28,500.00	0.00	0.00
Monroe & Main	Unsecured	982.09	1,017.33	1,017.33	0.00	0.00
North Carolina Dept of Revenue	Priority	7,500.00	14,084.83	14,084.83	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
North Carolina Dept of Revenue	Unsecured	5,696.00	6,650.01	6,650.01	0.00	0.00
Ocwen Loan Servicing LLC	Secured	447,702.40	578,937.80	578,937.80	0.00	0.00
Ocwen Loan Servicing LLC	Secured	25,693.26	27,986.87	25,693.26	19,282.10	0.00
Ohio Sta Univ	Unsecured	6,557.00	NA	NA	0.00	0.00
Online Collections	Unsecured	210.00	NA	NA	0.00	0.00
Peoples Gas	Unsecured	286.00	NA	NA	0.00	0.00
Robert Brown	Unsecured	602.32	NA	NA	0.00	0.00
Rosenthal, Morgan, and Thomas, Inc.	Unsecured	1,620.50	NA	NA	0.00	0.00
RPM	Unsecured	357.08	NA	NA	0.00	0.00
Rs Clark And Associate	Unsecured	162.00	NA	NA	0.00	0.00
Suzanna Boone	Unsecured	1,281.17	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	218,309.00	220,118.64	220,118.64	0.00	0.00
Upchurch Farms HOA Inc	Secured	1,000.00	1,242.02	1,000.00	101.09	0.00
Upchurch Farms HOA Inc	Unsecured	0.00	242.02	242.02	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$578,937.80	\$0.00	\$0.00
Mortgage Arrearage	\$25,693.26	\$19,282.10	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$71,296.00	\$1,548.35	\$0.00
TOTAL SECURED:	\$675,927.06	\$20,830.45	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$114,157.87	\$0.00	\$0.00
TOTAL PRIORITY:	\$114,157.87	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$326,337.43	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,804.20</u>	
Disbursements to Creditors	<u>\$20,830.45</u>	
TOTAL DISBURSEMENTS :		<u>\$23,634.65</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/21/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.